

**Massachusetts Commercial Automobile
Statistical Plan
Part VI - Coding Section**



TERRORISM COVERAGE CODE

Terrorism Coverage Code may be optionally reported for policies effective July 1, 2006 – December 31, 2006. It is mandatory to report Terrorism Coverage Code for policies effective January 1, 2007 and subsequent.

Terrorism Coverage Code must be reported on all premium records. This includes both underlying policy premium records as well as the separate terrorism coverage records.

Description	Code
Underlying Policy Record	
Total Exclusion for Terrorism	A
Terrorism Coverage Provided on the Underlying Policy at No Additional Charge	
• Coverage only for terrorism events resulting in up to \$25 million in property damage	B
• All Other Terrorism Coverage	C
Terrorism Coverage Provided on the Underlying Policy at an Additional Charge (Separate premium record for developed terrorism coverage premium must also be reported – see below)	H
Terrorism Coverage Record	
Report separately developed premium for terrorism coverage	T

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Part VI - Coding Section**

TYPE OF LOSS CODE - LIABILITY

Description	Code
Bodily Injury to Others – Excluding claims covered under Type of Loss Code 02	01
Bodily Injury to Others – Guest claims, claims arising out of accidents occurring off the ways of the Commonwealth or claims out of Massachusetts	02
Damage to Someone Else's Property (Property Damage Liability)	03
Medical Payments	05
Bodily Injury Caused by an Uninsured Automobile	06
Bodily Injury Caused by an Underinsured Automobile	07
Pollution Liability – Bodily Injury	09
Pollution Liability – Property Damage	10
Bodily Injury to Others – Inter or Intra Company Reimbursements resulting from PIP (No-Fault) claims (excluding claims covered under Type of Loss Code 14)	11
Bodily Injury to Others – Inter or Intra Company Reimbursements resulting from PIP (No-Fault) claims arising out of accidents occurring off the ways of the Commonwealth or claims out of Massachusetts	14
★ Bodily Injury Loss Due to Acts of Terrorism <ul style="list-style-type: none"> • Includes Bodily Injury Caused by an Uninsured Automobile, Bodily Injury Caused by an Underinsured Automobile and Medical Payments 	97
★ Property Damage Loss Due to Acts of Terrorism	98

**Massachusetts Commercial Automobile
Statistical Plan
Part VI - Coding Section**

TYPE OF LOSS CODE – PIP (NO-FAULT)

Description	Code
Non-Split Outstanding Loss	23
Medical Loss	24
Wage Loss	34
Other Economic Loss	44
Subrogation Recovery	45
★ No-Fault Loss Due to Acts of Terrorism	97

**Massachusetts Commercial Automobile
Statistical Plan
Part VI - Coding Section**

TYPE OF LOSS CODE – PHYSICAL DAMAGE

OTHER THAN COLLISION

Description	Code
Fire	01
Theft	02
Glass <ul style="list-style-type: none"> For additional information on Glass Losses, refer to Section B – Losses of the General Reporting Requirements Section of this Plan 	03
Malicious Mischief and Vandalism	05
Cyclone, Earthquake, Explosion, Hail, Tornado, Water Damage and Windstorm	06
Flood and Rising Water	07
Towing and Labor Cost	08
All other types – excluding Collision	09
★ Other Than Collision Loss Due to Acts of Terrorism	97

COLLISION

Description	Code
Without Waiver of Deductible – <ul style="list-style-type: none"> Collision loss payment when deductible is applied Limited Collision with a deductible 	10
With Waiver of Deductible – <ul style="list-style-type: none"> Collision loss payment when deductible is applied 	11
With Waiver of Deductible – <ul style="list-style-type: none"> Collision loss payment when deductible is waived Limited Collision with full coverage 	12